

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JOHN E POLEJEWSKI  
MARGIE POLEJEWSKI  
Debtor(s)

Case No. 09-40868

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/29/2009.
- 2) The plan was confirmed on 01/08/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 02/25/2010.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$49,350.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,775.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$3,775.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$704.75
Court Costs	\$0.00
Trustee Expenses & Compensation	\$211.41
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$916.16**

Attorney fees paid and disclosed by debtor: \$100.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
500 FAST CASH	Unsecured	750.00	NA	NA	0.00	0.00
ACE CASH EXPRESS	Unsecured	390.00	NA	NA	0.00	0.00
ADVANCE AMERICA	Unsecured	982.00	1,116.83	1,116.83	0.00	0.00
AMERICAN GENERAL FINANCE	Secured	5,539.00	4,574.37	4,574.37	974.50	0.00
AMERILOAN	Unsecured	335.00	NA	NA	0.00	0.00
APPLIED BANK	Unsecured	1,530.00	1,530.54	1,530.54	0.00	0.00
APPLIED BANK	Unsecured	585.00	694.70	694.70	0.00	0.00
ASPIRE VISA	Unsecured	1,498.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	511.00	510.76	510.76	0.00	0.00
BAC HOME LOAN SERVICING LP	Secured	10,000.00	3,847.39	3,847.39	535.56	0.00
BAC HOME LOAN SERVICING LP	Secured	0.00	0.00	0.00	0.00	0.00
CANDICA LLC	Unsecured	1,049.00	1,161.90	1,161.90	0.00	0.00
CASHCALL INC	Unsecured	1,352.00	1,336.73	1,336.73	0.00	0.00
CASHNET USA	Unsecured	154.00	NA	NA	0.00	0.00
CCS	Unsecured	902.00	NA	NA	0.00	0.00
CENTRAL DUPAGE HOSPITAL	Unsecured	270.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	50.00	NA	NA	0.00	0.00
CMG GROUP LLC	Unsecured	375.00	NA	NA	0.00	0.00
COMCAST	Unsecured	153.00	NA	NA	0.00	0.00
CONDELL MEDICAL CENTER	Unsecured	495.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	761.00	NA	NA	0.00	0.00
FINGERHUT	Unsecured	749.00	748.60	748.60	0.00	0.00
GEMB	Unsecured	303.00	NA	NA	0.00	0.00
HSBC BANK NEVADA	Unsecured	341.00	419.67	419.67	0.00	0.00
HSBC BANK NEVADA	Unsecured	NA	348.66	348.66	0.00	0.00
IDENTITY FITNESS	Unsecured	160.00	NA	NA	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	1,448.00	1,534.35	1,534.35	0.00	0.00
KENWOOD SERVICES	Unsecured	390.00	NA	NA	0.00	0.00
LAKE COUNTY RADIOLOGY	Unsecured	39.00	NA	NA	0.00	0.00
LOAN SHOP	Unsecured	500.00	NA	NA	0.00	0.00
LOAN SHOP	Unsecured	505.00	NA	NA	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MERRICK BANK	Unsecured	1,041.00	1,080.06	1,080.06	0.00	0.00
NATIONAL PAYDAY LOAN	Unsecured	95.00	NA	NA	0.00	0.00
NATIONWIDE ACCEPTANCE	Unsecured	NA	1,948.27	1,948.27	0.00	0.00
NATIONWIDE ACCEPTANCE	Secured	2,635.00	2,546.16	2,546.16	771.66	0.00
NORTH STAR CAPITAL ACQUISITION	Unsecured	280.00	2,141.07	2,141.07	0.00	0.00
NUVELL CREDIT COMPANY LLC	Unsecured	NA	224.70	224.70	0.00	0.00
NUVELL CREDIT COMPANY LLC	Secured	5,775.00	5,775.00	5,775.00	547.17	29.95
PAYDAY MAX.COM	Unsecured	831.00	NA	NA	0.00	0.00
PAYDAY ONE	Unsecured	942.00	NA	NA	0.00	0.00
PDL LOAN CENTER LLC	Unsecured	90.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	455.00	455.32	455.32	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	288.00	348.78	348.78	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	505.00	505.04	505.04	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	632.00	632.54	632.54	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	441.00	496.46	496.46	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	493.00	493.45	493.45	0.00	0.00
QUICKEST CASH ADVANCE	Unsecured	670.00	NA	NA	0.00	0.00
QUICKEST CASH ADVANCE	Unsecured	95.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	962.00	790.51	790.51	0.00	0.00
SANDPOINT CAPITAL	Unsecured	510.00	NA	NA	0.00	0.00
UNITED COLLECTIONS	Unsecured	38.00	NA	NA	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,847.39	\$535.56	\$0.00
Debt Secured by Vehicle	\$12,895.53	\$2,293.33	\$29.95
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$16,742.92</b>	<b>\$2,828.89</b>	<b>\$29.95</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$18,518.94</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$916.16</u>
Disbursements to Creditors	<u>\$2,858.84</u>

**TOTAL DISBURSEMENTS :** **\$3,775.00**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/29/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.